Case 09-37047

Form B1, p.1 (01/08)

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		No	United Sta	ates Bankru District of						Volun	ntary Petition
Name of Debtor(if in	dividual, ente	er Last, First	t, Middle):			Name of J	oint Debtor	(Spouse) (La	ast, First, Mid	dle):	
All Other Names used maiden and trade nam	d by the debtones): None	or in the last	t 8 years (inclu	ıde			Names used nd trade nam		debtor in the	last 8 yea	ars (include
Last four digits of So (if more than one, sta		Complete EII 340	N or other Tax	I.D. No.			digits of Soc		Complete EIN	or other T	Γax I.D. No.
Street Address of Del 2080 Parkvie	btor (No. & S	Street, City a	and State):			Street Add	dress of Join	t Debtor (No	o. & Street, Ci	ty and St	ate):
South Hollar	id, IL 6	50473		ZIP CODE	<u> </u>						ZIP CODE
County of Residence	or of the Prin	ncipal Place	of Business:			County of	Residence of	or of the Prir	ncipal Place of	f Busines	s:
Mailing Address of D	Debtor (if diff	erent from s	street address)	:		Mailing A	ddress of Jo	int Debtor (i	if different fro	m street	address):
				ZIP CODE	1						ZIP CODE
Location of Principal	Assets of Bu	ısiness Debt	tor (if differen	t from street	address abo	ve):					ZIP CODE
Type of Debtor (For	0	zation)	1	ure of Busin		Chap	ter of Bank			ich the P	etition is Filed
 ☒ Individual (includence See Exhibit D on ☐ Corporation (includence ☐ Partnership 	n page 2 of th ludes LLC an	nis form. ad LLP)	☐ Health Ca☐ Single Ass	all applicable re Business set Real Estat 11 U.S.C. §1	te as	☑ Chapter ☐ Chapter		napter 11	of a Foreign ☐ Chapter 15	n Main P Petition	for Recognition roceeding for Recognition in Proceeding
☐ Other (If debtor i above entities, ch			Railroad					Nature of I	Debts (check		
(Check box Debtor is a tax-ex	tempt Entity x, if applicabl xempt organiz	le.) zation	□ Stockbrol □ Commodi □ Clearing I □ Other	ty Broker		defined "incurr a perso	are primarily d in 11 U.S.C ed by an ind onal, family, urpose."	C. § 101(8) a lividual prim	as		are primarily ess debts.
under Title 26 of Code (the Intern						Check (one box:	Chaj	pter 11 Debto	ors	
 Is a Full Filing Fee at I Filing Fee to be pattach signed appeared by the See Official Form 	paid in install plication for t to pay fee exc	lments (App	onsideration c	ertifying that	t the	☐ Debtor ☐ Debtor ☐ Check	is a small bu is not a sma if:	ıl <u>l business d</u>		ned in 11	.C. §101(51D). U.S.C. §101(51D). cluding debts
☐ Filing Fee Waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: ☐ A plan is being filed with this petition. ☐ Acceptances of the plan were solicited prepet of creditors in accordance with 11 U.S.C. § 1					etition. olicited prepet 11 U.S.C. § 1	ition fron 126(b).	n one or more classes				
Statistical/Administ	rative Inform	mation								THIS SI	PACE FOR COURT USE ONLY
□ Debtor estimates th □ Debtor estimates th unsecured creditor	hat, after any ex					aid, there will be	e no funds for	distribution to			
Estimated number of Creditors	1- 49		00- 200- 99 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000		
of Creditors	₩			□ □		□	□ □				
Estimated Assets											
\$0 to \$50,001 to \$50,000 \$100,000									,001More that on to \$1 billi		
		₩]						
Estimated Debts \$0 to \$50,001 to	4100 001										
+ + + + + + + + + + + + + + + + + + + +	\$100,001 to \$500,000	9 \$500,00 \$1 million ⊠			nillion to \$				001More than n to \$1 billio □		

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Blumberg's Law Products Form B1, p.2 (01/08)

BlumbergExcelsior, Inc., Publisher, NYC 10013

Eductioned 1887								
Voluntary Petition	Name of Debtor(s):							
(This page must be completed and filed in every case)	HILL: TIFFANY T.							
All prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)								
Location Where Filed:	Case Number	Date Filed:						
Pending Bankruptcy Case Filed by any Spouse, Parts	ner or Affiliate of this Debtor (If more than one, att	ach additional sheet)						
Name of Debtor:	Case Number:	Date Filed:						
District	Relationship:	Judge:						
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 134 and is requesting relief under chapter 11.) Exhibit A is attached and made part of this petition. Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer of the petitioner named in the foregoing petition, declare thave informed the petitioner that [he or she] may proceed under chapter 12 or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor that the petitioner of the petitioner o								
	Exhibit C							
imminent and id	ion of any property that poses or is alleged to pedentifiable harm to public health or safety?	ose a threat of						
☐ Yes, and Exhibit C is attached and made a part of this petition.								
X No	F.1376							
(To be completed by every individual debtor. If a joint petition is filed. ■ Exhibt D completed and signed by the debtor is attached and made If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached.	a part of this petition.	ate Exhibit D.)						
Information Regarding the Debtor-Venue (Check any applicable box)								
Debtor has been domiciled or has had a residence, principal place of proceeding the date of this petition or for a longer part of such 180		or 180 days immediately						
☐ There is a bankruptcy case concerning debtor's affiliate, general partner or partnership pending in this District.								
Debtor is a debtor in a foreign proceeding and has its principal place of business, or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this district.								
Statement by a Debtor Who R	Resides as a Tenant of Residential Property (Check all applicable boxes)							
☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)								
Name of landlord that obtained judgment:								
Address of landlord: Debtor claims that under applicable nonbankruptcy law, there are comonetary default that gave rise to the judgment for possession, after Debtor has included in this petition the deposit with the court of an petition.	er the judgment for possession was entered, and							
Debtor certifies that he/she has served the Landlord with this certif	ication. (11 U.S.C. & 362(1)).							

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Voluntary Petition	Name of Debtor(s): HILL: TIFFANY T.
(This page must be completed and filed in every case)	IIIII. IIIFANI I.
Signa	atures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct.	I declare under penalty of perjury that the information provided in this petition is true and correc, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code,	petition.
understand the relief available under each such chapter, and choose to proceed under chapter 7.	(Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by §342(b) of	§1515 of title 11 are attached.
the Bankruptcy Code. I request relief in accordance with the chapter title 11, United States	Pursuant to §1511 of title 11, United States Code, I request relief in accordance with the chapter of title 11 specified in this
Code, specified in this petition.	petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
X /S/ Tiffany T. Hill Signature of Debtor	X
X	(Signature of Foreign Representative)
Signature of Joint Debtor	(Printed Name of Foreign Representative)
Telephone Number (If not represented by attorney)	<u>10/05/2009</u> Date
Date	City of the Paris Deliver Deli
Signature of Attorney X /S/ Carl B. Boyd	Signature of Non-Attorney Bankruptcy Petition Preparer
Signature of Attorney for Debtor(s)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in U.S.C. §110; (2) I prepared this document for
Printed Name of Attorney for Debtor(s)	compensation and have provided the debtor with a copy of this coument
Carl B. Boyd #6206607	and the notices and information required under 11 U.S.C. §§110(b),
Firm Name	110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. §110(h) setting a maximum fee for
Starks & Boyd, P.C.	services chargeable by bankruptcy petition preparers, I have given the
Address	debtor notice of the maximum amount before preparing any document
11528 S. Halsted	for filing for a debtor or accepting any fee from the debtor as required in
Chicago, IL 60628	that section. Official Form 19B is attached.
Telephone Number (773) 995–7900	Printed Name and title, if any, of Bankruptcy Petition Preparer
Date 10/05/2009 Fin a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Social Security number(If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. §110.)
Signature of Debtor(Corporation/Partnership) I declare under penalty of perjury that the information provided in	Address
this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	X
	Date 10/05/2009
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.
X	above.
	Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:
Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets
Title of Authorized Individual	conforming to the appropriate official form for each person.
THE OF FIGURE HOLVINGE	A bankruptcy petition preparer's failure to comply with the provisions of
Date 10/05/2009	title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re HILL: TIFFANY T. Case No.

Debtor(s) (if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

HILL: TIFFANY T.

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will any filing fee you paid, and your creditors will be able to resume collection activities agaist you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

I. Within the 180 days **before the filing of my bankruptcy case,** I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

□ 2. Within the 180 days **before the filing of my bankruptcy case,** I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

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Form B1, Exhibit D (12/08) Page 2 Blumberg Excelsior, Publisher, NYC 10013

B201 (12/08)

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UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsib ilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

B201 (12/08)

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Law Proc. ets

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<u>Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)</u>

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an indi vidual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Official

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the	e debtor's petition, hereby certify that I delivered to the debtor
this notice required by §342(b) of the Bankruptcy Code.	•
Carl B. Boyd #6206607	
Printed name and title, if any, of Bankruptcy Petition Preparer	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security
X	
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.	
Certificate of	
I (We), the debtor(s), affirm that I (we) have received a	and read this notice.
HILL: TIFFANY T.	V (0 / = 155 = = = = 111
	X/S/ Tiffany T. Hill HILL: TIFFANY T.
	HILL IIIIANI I.



UNITED STATES BANKRUPTCY COURT

In re HILL: TIFFANY T. Case No. Chapter

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

	<u> </u>		
Property No. 1			
Creditor's Name:	Describe Property Securing Debt:		
Toyota Financial Services	2008 Toyota Camry		
Property will be (check one):			
X Surrendered Retained	d		
If retaining the property, I intend to (check at least one):	_		
Redeem the property			
Reaffirm the debt			
Other, Explain			
Property is (check one):			
Claimed as exempt x Not clai	med as exempt		
Property No. 2 (if necessary)			
Creditor's Name:	Describe Property Securing Debt:		
Acura Financial Services	2009 Acura MDX		
Property will be (check one):			
	1		
If retaining the property, I intend to (check at least one):			
Redeem the property			
x Reaffirm the debt			
Other, Explain			
Property is (check one):			
X Claimed as exempt Not claimed as exempt			
Property No. 3 (if necessary)			
Creditor's Name:	Describe Property Securing Debt:		
Bank of America Home Loans	2080 Parkview Dr, South Holland		
Property will be (check one):			
Surrendered x Retained	d		
If retaining the property, I intend to (check at least one):			
Redeem the property			
Reaffirm the debt			
Uther, Explain			
Property is (check one):			
	med as exempt		
	med as exempt		



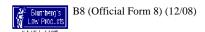
UNITED STATES BANKRUPTCY COURT

In re HILL: TIFFANY T. Case No. Chapter

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

(10)			
Property No. 4 (if necessary)			
Creditor's Name:	Describe Property Securing Debt:		
Bank of America Home Loans	22141 E. Churchill Dr, Richton P		
Property will be (check one):			
X Surrendered Retained	d		
	u		
If retaining the property, I intend to (check at least one):			
Redeem the property			
Reaffirm the debt			
Other, Explain			
Culci, Explain			
Property is (check one):			
	med as exempt		
	mod us chompt		
Property No. 5 (if necessary)			
Creditor's Name:	Describe Property Securing Debt:		
Bank of America Home Loans	4600 S. Indiana, Unit 1S, Chicag		
Property will be (check one):			
X Surrendered Retained	4		
If retaining the property, I intend to (check at least one):			
Redeem the property			
Reaffirm the debt			
Other, Explain			
Property is (check one):			
Claimed as exempt X Not claimed as exempt			
Claimed as exempt	med as exempt		
Property No. 6 (if necessary)			
Creditor's Name:	Describe Property Securing Debt:		
Countrywide Home Loans	1665 Aberden, Chicago Heights		
Property will be (check one):	l .		
	1		
	d		
If retaining the property, I intend to (check at least one):			
Redeem the property			
Reaffirm the debt			
Other, Explain			
Property is (check one):			
	mad as ayampt		
X_ Not clar	med as exempt		



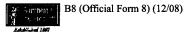
UNITED STATES BANKRUPTCY COURT

In re HILL: TIFFANY T. Case No. Chapter

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 7 (if necessary)	
Creditor's Name:	Describe Property Securing Debt:
American Home Mortgage	4211 Arlington Dr., Richton Park
Property will be (check one):	
X Surrendered Retained	d
If retaining the property, I intend to (check at least one):	
Redeem the property	
Reaffirm the debt	
Other, Explain	
U Ouiei, Explain	
Property is (check one):	
Claimed as exempt	med as exempt
Property No. 8 (if necessary) Creditor's Name:	Describe Property Securing Debt:
Harris Bank, N.A.	4600 S. Indiana, Unit 1S, Chicag
·	1000 B. Indiana, onic ib, chicag
Property will be (check one):	
X Surrendered Retained	d
If retaining the property, I intend to (check at least one):	
Redeem the property	
Reaffirm the debt	
Other, Explain	
Property is (check one):	
Claimed as exempt X Not claim	med as exempt
Property No. 9 (if necessary)	
Creditor's Name:	Describe Property Securing Debt:
Property will be (check one):	
x Surrendered Retained	d
If retaining the property, I intend to (check at least one):	•
Redeem the property	
Reaffirm the debt	
Uther, Explain	
Property is (check one):	
	med as exempt
	mee as exempt



PART B - Personal property subject to unexplaned leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): YES NO
Property No. 2 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): YES NO
Property No. 3 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): YES NO
Property No. 4 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): YES X NO
Property No. 5 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): YES NO
Property No. 6 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): YES NO
Property No. 7 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):

Signature of Joint Debtor

A Suiter		
S IN FOLLA		
	3091W	Reaffirmat

3091W Reaffirmation agreement, declaration of attorney, 1-99

	FOR COURT USE ONLY
Date Petition Filed	
Bankruptcy Judge	

UNITED STATES BANKRUPTCY COURT Northern

DISTRICT OF Illinois

in re: HILL: TIFFANY T.

Debtor(s) Case No. Chapter 7

(if known)

REAFFIRMATION AGREEMENT

The undersigned Debtor(s) reaffirms the following debt on the terms set forth.

(1)	(2)	(3)	(4)	(5)
Name of creditor (Including last known	Specify when claim was incurred and the consideration therefore;	Indicate if	Н	Amount
holder of any negotiable instrument) and	when claim is contingent, unliquidated, disputed, subject to setoff,	claim is	W	of
complete mailing address including zip code.	evidenced by a judgment, negotiable instrument, or other writing, or			Claim
	incurred as partner or joint contractor, so indicate; specify name of			
	any partner or joint contractor on any debt.	or disputed		

Bank of America Home 450 American Street Semi Valley, CA 93065 Unliquidated

Unliqu

280604.00

☑ The terms of the reaffirmation are as follows:
 Debtor will continue to make regular monthly payments of \$2,718.71.

	f the reaffirmation are set forth on the	Creditor's Form of Reaffin	mation Agreement annexed
		10/05/09	Juffax Hill
Date	Signature of Creditor	/ Date ¹	/Signature of Debtor
			Signature of Debtor
	NOTIC	E TO DEBTOR	
			0 days after this agreement is filed
			er of this claim. This agreement is not
		' law, or under any agree	ment not in accordance with Section
524(c) of the Bankrup	tcy Code. DECLARATION	N OF ATTORNEY	/ \
Carl B. Boy			(s) during the negotiation of the above
-			greenent by/the Debtor(s), and (b) does
			e fully advised the Debtor(s) of the legal
	es of an agreement of this kind and a		
ellect and consequence	es of all agreement of this kind and all	ny deladit drider such an a	greeneng
Executed on	10105 1619	`	\mathcal{N} \mathcal{N}
		Signature o	f Attorney for Debtor(s)

3091	V Reaffirmation agreement, declaration of attorney, 1-99
Floor troop Exist Proc It is	

	FOR COURT USE ONLY
Date Petition Filed	
Bankruptcy Judge	

UNITED	CTATEC	DANIEDIDI	CVCOUDT	Morthorn

DISTRICT OF Illinois

In re: HILL: TIFFANY T.

Debtor(s) Case No. Chapter 7 (if known)

REAFFIRMATION AGREEMENT

The undersigned Debtor(s) reaffirms the following debt on the terms set forth.

(1)	(2)	(3)	(4)	(5)
holder of any negotiable Instrument) and	Specify when claim was incurred and the consideration therefore; when claim is contingent, unliquidated, disputed, subject to setoff, evidenced by a judgment, negotiable instrument, or other writing, or incurred as partner or joint contractor, so indicate; specify name of any partner or joint contractor on any debt.	claim is contingent,	or J	Amount of Claim

Acura Financial Svc. P O Box 5308 Elgin, IL 60121

Unliquidated

Unliqu

46055.90

☑ The terms of the reaffirmation are as follows: Debtor will continue to make regular monthly payments of \$895.01.

	f the reaffirmation are set forth on t	he Creditor's Form of Reaffii	rmation Agreement annexed
Date	Signature of Creditor	Date	Signature of Debtor
			Signature of Debtor
This pareament		CE TO DEBTOR	30 days after this agreement is filed

with the court, whichever occurs later, by giving notice of rescission to the holder of this claim. This agreement is not required by the Bankruptcy Code, under nonbankruptcy law, or under any agreement not in accordance with Section 524(c) of the Bankruptcy Code. **DECLARATION OF ATTORNEY**

[Carl B. Boyd the attorney that represented the Debtor(s) during the negotiation of the above agreement, declare that this agreement (a) represents a fully informed and voluntary agreement by the Debtor(s), and (b) does not impose an undue hardship on the Debtor(s) or a dependent of the Debtor(s). I have fully advised the Debtor(s) of the legal effect and consequences of an agreement of this kind and any default under such an agreement

Executed on Signature of Attorney for Debtor(s)



Federal Bankruptcy Cover (10/06)

BlumbergExcelsior, Inc., Publisher, NYC 10013

Case No.

United States Bankruptcy Court

Northern ${f DISTRICT\ OF}$ Illinois

In Re HILL: TIFFANY T. Debtor(s)

Chapter 7

Last four digits of Soc. Sec. No./ Complete EIN or other Tax 0340
I.D. No.(If more than one, state all):

Petition, Schedules and Statement of Financial Affairs

Carl B. Boyd #6206607 Starks & Boyd, P.C.

Attorney(s) for Petitioner
Office & Post Office Address & Telephone Numbe
11528 S. Halsted
Chicago, IL 60628
(773) 995-7900

REFERRED TO		
KEI EKKED 10		
-		
	Clerk	
Date		

UNITED STATES BANKRUPTCY COURT REQUIRED LISTS, SCHEDULES, STATEMENTS, AND FEES Voluntary Chapter 7 Case

Filing Fee of \$245. If the fee is to be paid in installments or the debtor requests a waiver of the fee, the debtor must be an individual and must file a signed application for court approval. Official Form 3A or 3B and Fed.R.Bankr.P. 1006(b) & (c)
Administrative fee of \$39 and trustee surcharge of \$15. If the debtor is an individual and the court grants the debtor's request, these fees are payable in installments or may be waived.
Voluntary Petition (Official Form 1). Names and addresses of all creditors of the debtor. Must be filed WITH the petition. Fed.R.Bankr.P. 1007(a)(1).
Notice to Individual Debtor with Primarily Consumer Debts under 11 U.S.C. § 342(b) (Director's Form 201), if applicable. Required if the debtor is an individual with primarily consumer debts. The notice must be GIVEN to the debtor before the petition is filed. Certification that the notice has been given must be FILED with the petition or within 15 days. 11 U.S.C. §§ 342(b), 521(a)(1)(B)(iii), 707(a)(3). Official Form 1 contains spaces for the certification.
Notice to debtor by "bankruptcy petition preparer" (Official Form 19). Required if a "bankruptcy petition preparer" prepares the petition. Must be submitted WITH the petition. 11 U.S.C. § 110(b)(2).
Statement of Social Security Number (Official Form 21). Required if the debtor is an individual. Must be submitted WITH the petition. Fed.R.Bankr.P. 1007(f).
Individual Debtor's Statement of Compliance with Credit Counseling Requirement (Exhibit D to Official Form 1). Certificate of Credit Counseling and Debt Repayment Plan, if applicable Section 109(h)(3) certification or § 109(h)(4) request, if applicable. Exhibit D is required if the debtor is an individual. Exhibit D must be filed WITH the petition. If applicable, the Certificate of Credit Counseling and Debt Repayment Plan must be filed with the petition or within 15 days. If applicable, the § 109(h)(3) certification or the § 109(h)(4) request must be filed WITH the petition. Fed.R.Bankr.P. 1007(b)(3) & (c).
Statement disclosing compensation paid or to be paid to a "bankruptcy petition preparer" (Director's Form 280). Required if a "bankruptcy petition preparer" prepares the petition. Must be submitted WITH the petition. 11 U.S.C. §110(h)(2).
Statement of current monthly income, etc. (Official Form 22A). Required if the debtor is an individual. Must be filed with the petition or within 15 days. Fed.R.Bankr.P. 1007(b) & (c).
Schedules of assets and liabilities (Official Form 6). Must be filed with the petition or within 15 days. Fed.R.Bankr.P. 1007(b) & (c).
Schedule of executory contracts and unexpired leases (Schedule G of Official Form 6). Must be filed with the petition or within 15 days. Fed.R.Bankr.P. 1007(b) & (c).

UNITED STATES BANKRUPTCY COURT REQUIRED LISTS, SCHEDULES, STATEMENTS, AND FEES Voluntary Chapter 7 Case

Schedules of current income and expenditures. All debtors must file these schedules. If the debtor is an individual, Schedules I and J of Official Form 6 must be used for this purpose. Must be filed with the petition or within 15 days. 11 U.S.C. § 521(1) and Fed.R.Bankr.P. 1007(b) & (c).
Statement of financial affairs (Official Form 7). Must be filed with the petition or within 15 days. Fed.R.Bankr.P. 1007(b) & (c).
Copies of all payment advices or other evidence of payment received by the debtor from any employer within 60 days before the filing of the petition. Required if the debtor is an individual. Must be filed with the petition or within 15 days. Fed.R.Bankr.P. 1007(b) & (c).
Statement of intention regarding secured property and unexpired leases (Official Form 8). Required ONLY if the debtor is an individual and the schedules of assets and liabilities contain debts secured by property of the estate or personal property subject to an unexpired lease. Must be filed within 30 days or by the date set for the Section 341 meeting of creditors, whichever is earlier. 11 U.S.C. §§ 362(h) and 521(a)(2).
Statement disclosing compensation paid or to be paid to the attorney for the debtor (Director's Form 203). Required if the debtor is represented by an attorney. Must be filed within 15 days or any other date set by the court. 11 U.S.C. § 329 and Fed.R.Bankr.P. 2016(b).
Certification of Completion of Instructional Course Concerning Financial Management (Official Form 23), if applicable. Required if the debtor is an individual. Must be filed within 45 days of the first date set for the meeting of creditors. 11 U.S.C. § 727(a)(11) and Fed.R.Bankr.P. 1007(b)(7) & (c).

UNITED STATES BANKRUPTCY COURT Northern

DISTRICT OF Illinois

In re: HILL: TIFFANY T.

Debtor(s) Case No. Chapter

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

Attached (Ye	s/No)	Numl	ber of Sheets	of Sheets Amounts Scheduled		
Name of Schedule			Assets	i	Liabilities	Other
A - Real Property	x	1	787000.00			
B - Personal Property	х	5	89	325.00		
C - Property Claimed as Exempt	x	2				
D - Creditors Holding Secured Claim	ns x	2			847876.58	
E - Creditors Holding Unsecured Priority Claims	х	1			0.00	
F - Creditors Holding Unsecured Nonpriority Claims		1			79,770.44	
G - Executory Contracts and Unexpired Leases	х	1				
H - Codebtors	x	1				
I - Current Income of Individual Debtor(s)	х	1				3265.76
J - Current Expenditures of Individual Debtor(s)	x	1				6664.42
Total Number of Sheets of All Sch	edules	16				
	Total As	sets	87	6325.00		
			Total I	Liabilities	927647.02	



United States Bankruptcy Court District Of Illinois

Northern In re: HILL: TIFFANY T.

Debtor(s) Case No.

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I Line 16)	\$ 3,265.76
Average Expences (from Schedule J, Line 18)	\$ 6,664.42
Current Monthly Income (from Form 22A Line 12; OR Form 22B Line 11; OR , Form 22C Line 20)	\$ 4,510.56

State the following:

1. Total from Schedule D, "Unsecured Portion, IF		\$	0.00
ANY" column		Ψ	
2. Total fromSchedule E, "AMOUNT ENTITLED TO PRIORITY, IF ANY" column	\$ 0.00		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$	0.00
4. Total from Schedule F		\$	79,770.44
5. Total from non-priority unsecured debt (sum of 1, 3, and 4)		\$	79,770.44

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Form B6 A (12/07)

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Debtor(s) Case No. (if known) In re:HILL: TIFFANY T.

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W H	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Single family residence located at 2080 Parkview Drive, South Holland, IL 60473 purchased on 04/14/2008 for \$285,000.00.	Fee simple		238,500.00	280,604.00
3 Unit property at 1665 Aberdeen Street, Chicago Heights, IL 60411 purchased on 08/30/02 for \$129,000.00 & refinanced on 01/06/05 for \$136,000.00. SURRENDERING TO FINANCE CO. !!!	Fee simple investment property.		150,000.00	120,000.00
Single family home @ 22141 E. Churchill Drive, Richton Park, IL 60471 purchased on 08/02/2002 for \$82,000.00 & refinanced on 06/25/2003 for \$87,300.00. SURRENDERING TO FINANCE CO. !!	Fee simple investment property.		128,500.00	79,665.76
Single family home @ 4211 Arlington Drive, Richton Park, IL 60471 purchased on 08/01/2002 for \$82,000.00 & refinanced on 03/11/2004 for \$88,300.00. SURRENDERING TO FINANCE CO. !!!	Fee simple investment property.		129,000.00	81,475.15
Condo located at 4600 S. Indiana Avenue, Unit 1S, Chicago, IL 60643 purchased 07/19/2004 purchased on 07/19/2004 for \$167,105.00 & 2nd mortgage on 02/14/2008 for \$57,478.00. SURRENDERING TO FINANCE CO. ! !	Fee simple investment property.		141,000.00	222,075.77
		otal ->	*#0# 000 T	(Report also on Summary of

Total ->

\$787,000.00 (Report also on Summary of Schedules)

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re: HILL: TIFFANY T. Debtor(s) Case No. (if known)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	W H J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
01 Cash on hand		Cash		0.00
02 Checking savings or other financial accounts certificates of deposit or shares in banks savings and loan thrift building and loan and homestead associations or credit unions brokerage houses or cooperatives.		Checking and savings account with Bank of America, Calumet City, IL		1,000.00
03 Security Deposits with public utilities telephone companies landlords and others.	х			
04 Household goods and furnishings including audio video and computer equipment.		Household furnishings		2,000.00
05 Books; pictures and other art objects; antiques; stamp coin record tape compact disc and other collections or collectibles.	х			
06 Wearing apparel.		Clothing and shoes		1,000.00
07 Furs and jewelry.		Jewelry		500.00
(Include amounts from any continua Continuation sheets attached	tion sh	l neets attached. Report total also on Summary of Schedules) To	tal ->	4,500.00

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n re: HILL: TIFFANY T. Debtor(s) Case No. (if known)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	W H J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
08 Firearms and sports photographic and other hobby equipment.	х			
09 Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term life insurance with ING, No cash out value.		0.00
10 Annuities. Itemize and name each issuer.	х			
11 Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1) Give particulars.(file separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	x			
12 Interests in IRA ERISA Keogh or other pension or profit sharing plans. Give particulars.		401(K) with ING		29,950.00
13 Stock and interest in incorporated and unincorporated businesses. Itemize.	х			
(Include amounts from any continua Continuation sheets attached	ition sh	neets attached. Report total also on Summary of Schedules)	otal ->	34,450.00

TIFFANY T.

HILL:

Case No. Debtor(s)

(if known)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	C H H	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
14 Interest in partnerships or joint ventures. Itemize.	x			
15 Government and corporate bonds and other negotiable and non-negotiable instruments.	х			
16 Accounts receivable.	х			
17 Alimony maintenance support and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18 Other liquidated debts owing debtor including tax refunds. Give particulars.	х			
19 Equitable or future interests life estates and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A of Real Property.	x			
20 Contingent and non-contingent interests in estate of a decedent death benefit plan life insurance policy or trust.	x			
(Include amounts from any continua Continuation sheets attached	tion sh	eets attached. Report total also on Summary of Schedules) T	otal ->	34,450.00

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In re: HILL: TIFFANY T. Debtor(s) Case No. (if known)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	W H J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
21 Other contingent and unliquidated claims of every nature including tax refunds counterclaims of the debtor and rights to setoff claims. Give estimated value of each.	х			
22 Patents copyrights and other general intellectual property. Give particulars.	х			
23 Licenses franchises and other general intangible. Give particulars.	х			
24 Customer lists or compilations containing personally identifiable information (as defined in 11U.S.C. §101(41A)) provided by individuals connected with obtaining product or service from the debtor primarily for personal family or household purposes.	x			
25 Automobiles trucks trailers and other vehicles and accessories.				
		2009 Acura MDX with 13000 miles 2008 Toyota Camry with 20000 miles. SURRENDERING TO FINANCE CO. !!		38,875.00 16,000.00
(Include amounts from any continua Continuation sheets attached	ition sh	neets attached. Report total also on Summary of Schedules)	Total ->	89,325.00

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HILL: TIFFANY T. Debtor(s) Case No. (if known)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	C H	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
26 Boats motors and accessories.	х			
27 Aircraft and accessories.	x			
28 Office equipment furnishings and supplies.	x			
29 Machinery fixtures equipment and supplies used in business.	х			
30 Inventory.	х			
31 Animals.	х			
32 Crops-growing or harvested. Give particulars.	х			
33 Farming equipment and implements.	х			
34 Farm supplies chemicals and feed.	х			
35 Other personal property of any kind not already listed. Itemize.	x			
(Include amounts from any continua	tion sh	neets attached. Report total also on Summary of Schedules)	Total ->	89,325.00
Continuation sheets attached		,		30,320.00

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Biumberg's Form B6 C (12/07)

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In re: HILL: TIFFANY T. Debtor(s) Case No. (if known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: Check if debtor claims a homestead exemption that exceeds \$136,875 11 U.S.C. § 522(b)(2) X 11 U.S.C. § 522(b)(3)

SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
735 ILCS 5/12-901 Homestead	15,000.0	0 238,500.00
735 ILCS 5/12-1001(b) Equity Interest in any Other Property	0.0	0 0.00
735 ILCS 5/12-1001(b) Equity Interest in any Other Property	1,000.0	0 1,000.00
735 ILCS 5/12-1001(b) Equity Interest in any Other Property	2,000.0	0 2,000.00
735 ILCS 5/12-1001(a) Wearing Apparel Bible School Books and Famil Pictures	1,000.0	0 1,000.00
735 ILCS 5/12-1001(b) Equity Interest in any Other Property	500.0	0 500.00
	0.0	0 0.00
735 ILCS 5/12-1006 Retirement Funds	29,950.0	0 29,950.00
	PROVIDING EACH EXEMPTION 735 ILCS 5/12-901 Homestead 735 ILCS 5/12-1001(b) Equity Interest in any Other Property 735 ILCS 5/12-1001(b) Equity Interest in any Other Property 735 ILCS 5/12-1001(b) Equity Interest in any Other Property 735 ILCS 5/12-1001(a) Wearing Apparel Bible School Books and Famil Pictures 735 ILCS 5/12-1001(b) Equity Interest in any Other Property 215 ILCS 5/238 Life or Endowment Policies and Annuities Contracts	PROVIDING EACH EXEMPTION 735 ILCS 5/12-901 Homestead 735 ILCS 5/12-1001(b) Equity Interest in any Other Property 735 ILCS 5/12-1001(b) Equity Interest in any Other Property 735 ILCS 5/12-1001(b) Equity Interest in any Other Property 735 ILCS 5/12-1001(b) Equity Interest in any Other Property 735 ILCS 5/12-1001(a) Wearing Apparel Bible School Books and Family Pictures 735 ILCS 5/12-1001(b) Equity Interest in any Other Property 215 ILCS 5/238 Life or Endowment Policies and Annuities Contracts 735 ILCS 5/12-1006 29,950.0

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Biumberg's Form B6 C (12/07)

In re: HILL:

TIFFANY T.

Debtor claims the exemptions to which debtor is entitled under:

Debtor(s) Case No.

Check if debtor claims a homestead exemption that exceeds \$136,875

(if known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

11 U.S.C. § 522(b)(3)			CURRENT VALUE OF
DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
2009 Acura MDX with 13000 miles	735 ILCS 5/12-1001(c) Motor Vehicle	2,400.0	

In re: HILL:

Form B6 D (12/07)

TIFFANY T. Debtor(s) Case No.

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Check this box if debtor has no creditors holding secured claims to report on this Schedule D

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions)	CO D E B T	C N H	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTON AND MARKET VALUE OF PROPERTY SUBJECT OF LIEN	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY	C U D
A/C # 118473901			VALUE\$ 38,875.00	46,055.90		
Acura Financial Services P O Box 5308 Elgin, IL 60121-5308 (866) 950-2454			Auto loan on 2009 A	cura MDX with	13000 miles	U
A/C# 0030192959			VALUE\$ 129,000.00	81,475.15		
American Home Mortgage 3 Ada Irvine, CA 92618-2304 (949) 790-3600			Mortgage on single Arlington Drive, Ri SURRENDERING TO FIN	chton Park, IL		U
A/C# 6718996587			VALUE\$ 128,500.00	79,665.76		
Bank of America Home Loans 450 American Street Simi Valley, CA 93065 (800) 669-6607		ı	Single family home Richton Park, IL 60 FINANCE CO. !!	@ 22141 E. Chu		Ū
A/C# 191812861			VALUE\$ 238,500.00	280,604.00		
Bank of America Home Loans 450 American Street Simi Valley, CA 93065 (800) 669-6607			Mortgage on single 2080 Parkview Drive	_		U
A/C# 081642138			VALUE\$ 141,000.00	163,301.03		
Bank of America Home Loans 450 American Street Simi Valley, CA 93065 (800) 669-6607			Mortgage on condo l Avenue, Unit 1S, Ch SURRENDERING TO FIN	icago, IL 6064		U
A/C# 2009-CH-10415			VALUE\$ 150,000.00	120,000.00		
Countrywide Home Loans 400 Countrywide Way Simi Valley, CA 93065-6298 (800) 669-6607			Mortgage on 3 Unit Street, Chicago Hei SURRENDERING TO FIN	ghts, IL 60411		U
A/C# 2009-CH-10415			VALUE\$ 0.00	0.00		T
Countrywide Home Loans C/O Pierce & Associates, P 1 N. Dearborn, Suite 1300 Chicago, IL 60602 (312) 346-9088			Assigned attorneys Notice only.	for Countrywid	e Home Loans.	U
,			Subtotal -> (Total of this page)	771,101.84	0.00	

Subtotal -> (Total of this page) Total -> Continuation Sheets attached. (use only on last page of the completed Schedule D.)

(Report total also on Summary of Schedules)

771,101.84

(If applicable, Report also on Statistical Summary of Certain Liabilities and Related Data.)

0.00

In re: HILL:

Form B6 D (12/07)

TIFFANY T.

Debtor(s) Case No.

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Check this box if debtor has no creditors	holdi	ng se	ecured claims to report on this Sc	hedule D		
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions)	CO D E B T	C A H	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTON AND MARKET VALUE OF PROPERTY SUBJECT OF LIEN	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY	C U D
A/C# 00006100288686			VALUE\$ 141,000.00	58,774.74		
Harris Bank, N.A. 555 Burnham Avenue Calumet City, IL 60409			Condo located at 46 1S, Chicago, IL 606		Avenue, Unit	Ū
A/C# 03 0612 CM085			VALUE\$ 16,000.00	18,000.00		T
Toyota Financial Services P O Box 4102 Carol Stream, IL 60197-410 (800) 874-8822		•	Auto loan on 2008 T miles. SURRENDERIN	oyota Camry wi G TO FINANCE C		U
A/C#			VALUE \$			
A/C #			VALUE \$			T
A/C#			VALUE \$			
A/C#			VALUE \$			
A/C#			VALUE \$			
	•					
'			Subtotal ->	76,774.74	0.00	\top
			(Total of this page) Total ->	847,876.58	0.00	┥
Continuation Sheets attached. (use only of	n las	t page		3 17 ,07 0.00	2.00	.1

(Report total also on Summary of Schedules) (If applicable, Report also on Statistical Summary of Certain Liabilities and Related Data.)

^{*}If contingent, enter C; if unliquidated, enter U; if disputed, enter D.

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Form B6 E (12/07)

In re: HILL: TIFFANY T. Debtor(s) Case No. (if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

X	Check this box it debtor has no creditors holding	y uns	ecure	ed priority claims to report on this Sche	dule E.				
TYPE	OF PRIORITY CLAIMS (Check the appropriate of the control of the co	riate	box(e	s) below if claims in that category are	listed on the attached shee	ets)			
	Extensions of credit in an involuntary Claims arising in the ordinary course of the debt appointment of a trustee or the order for relief. 1	tor's l	ousin		encement of the case but b	efore the earlier of the			
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$10,950 per employee, earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occured first, to the extent provided in 11 U.S.C. § 507(a)(4)								
	Contributions to employee benefit plan Money owed to employee benefit plans for servicessation of business, whichever occured first, t	ices r			ding the filing of the origina	al petition, or the			
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to a	a max	kimun	n of \$5400 per farmer or fisherman, ag	ainst the debtor, as provid	ed in 11 U.S.C. §507(a)(6).			
	Deposits by individuals Claims of individuals up to a maximum of \$2425 household use, that were not delivered or providence.				property or services for pe	ersonal, family, or			
	Alimony, Maintenance, or Support Claims of a spouse, former spouse, or child of the	he de	btor f	or alimony, maintenance, or support, t	o the extent provided in U.	S.C. § 507(a)(7).			
	Taxes and Certain Other Debts Owed taxes, customs duties, and penalties owing to f	edera	al, sta	ite, and local governmental units as se	t forth in 11 U.S.C. § 507(a	a)(7).			
	Commitments to Maintain the Capital of Claims based on commitments to the FDIC, RT of the Federal Reserve System, or their predect	C, Di	recto	r of the Office of Thrift Supervision, Co					
	Claims for Death or Personal Injury Wh Claims for deathe or personal injury resulting fro a drug, or another substance 11 U.S.C. § 507(a	om th	е оре		le the debtor was intocicate	ed from using alcohol,			
*Amo	unts are subject to adjustment on April 1, 2010, a	and e	very t	three years thereafter with respect to c	ases commenced on or aft	ter the date of adjustment.			
	CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NO.	CO D E B	A H	DATE CLAIM WAS INCURRED AND CONSIDERATION	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY AMT NOT ENTITLED	C U D		
	(See Instructions)	Т	С	FOR CLAIM		TO PRIORITY, IF ANY	*		
							1		
							ļ		
		1		1		1			
					Total ->				
						Total ->	1		
		Г							
							1		
	Continuation Sheets attached.			Subtotal -> (Total of this page)					
	(Use only on last page (Report total also			mpleted Schedule E. mary of Schedules.) Total ->					
	(Use only on last page of the completed If applicable, report also on the Statistic				Total -> ated Data.)]		

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Form B6 F (12/07)

BlumbergExcelsior, Inc., Publisher, NYC 10013

In re: HILL: TIFFANY T. Debtor(s) Case No. (if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS NAME AND CONTROL	Check this box if debtor has no creditors holding u	nsecure	ed nonpri	ority claims to report on this Schedule F.			
Credit card account	MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER	D E B T	W J	AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO		U	ŌĒ
Advanta Business Cards P O Box 8088 Philadelphia, PA 19101-80 (800) 705-7255 Credit card account U 44,107.57 Credit card account U 44,107.57 Credit card account U 44,107.57 Tiffany T. Hill Discover Card P O Box 15316 Wilmington, DE 19850 (800) 767-7315 Credit card account U 1,978.17 Credit card account U 5,698.53 Credit card account U 5,698.53 Credit card account U 5,698.53 Credit card account U 5,698.53	A T & T Universal Card Processing Center			Credit card account	Ū		6,429.27
Chase	Advanta Business Cards P O Box 8088 Philadelphia, PA 19101-80	-		Credit card account	Ū		16,648.25
Credit card account U	Chase AZ1-1004 201 N. Central Ave. 17th Phoenix, AZ 85004			Credit card account	Ū		44,107.57
XXX-XX-318-0	Tiffany T. Hill Discover Card P O Box 15316 Wilmington, DE 19850	-		Credit card account	Ū		4,908.65
The Home Depot P O Box 105980 Dept. 51 Atlanta, GA 30353-5980 (800) 967-3839 continuation sheets attached. Subtotal \$ 79,770.44	JC Penney P O Box 960001 Orlando, FL 32896-0001	-		Credit card account	Ū		1,978.17
continuation sneets attached.	The Home Depot P O Box 105980 Dept. 51 Atlanta, GA 30353-5980			Credit card account	Ū		5,698.53
	continuation sheets attached.	•	•			\$	79,770.44 79,770.44

(Use only on last page of the completed Schedule F.) (Report total also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain

Liabilities and Related Data.)



Debtor(s) Case No.

(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Check this box if debtor has no executory contracts or unexpired leases. DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT. NONRESIDENTIAL REAL PROPERTY, STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT. Lease for 2008 Toyota Camry to be Toyota Financial Services P O Box 4102 surrendered to finance company. Carol Stream, IL 60197

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Form B6 H (12/07)

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nre: HILL: TIFFANY T. Debtor(s) Case No. (if known)

SCHEDULE H - CODEBTORS

Check this box if debtor has no codebtors

Check this box ii debtor has no codebtors	
NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Debtor's Marital Status

RELATIONSHIP

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AGE

In re: HILL: TIFFANY T. Debtor(s) Case No. (if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

DEPENDENTS OF DEBTOR AND SPOUSE

Married	daughter step-daughter			2 14	
Employment	DEBTOR		SPO	USF	
Occupation Unemp	loved	Cook Coun	ty Sheri		
How long employed]	N/A	26th and	Califorr	nia	
Address of Employer N/A		Chicago,	IL		
INCOME: (Estimate of average)	age monthly income at time case filed)			DEBTOR	SPOUSE
	ages, salary,and commissions (pro rate i		_		4510.56
3. SUBTOTAL			_	0.00	4510.56
b. Insurance c. Union dues	al security		- -		790.51 33.83 37.06
					303.40
	LL DEDUCTIONS		- \$ - \$	0.00 \$	1244.80 3265.76
(attach detailed statemen 8. Income from real properl 9. Interest and dividends 10. Alimony, maintenance	or support payments payable to the debto	or for the debtor's	- - -		
12. Pension or retirement in13. Other monthly income (_		
14. SUBTOTAL OF LINES 15. AVERAGE MONTHLY	7 THROUGH 13 INCOME (Add amounts shown on lines 6	6 and 14)	\$	0.00 \$	3265.76

- 1
- COMBINED AVERAGE MONTHLY INCOME (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)

\$ 0.00 \$	3265.76
\$ 3265.76	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: Debtor will try to find employment within the year following the filing of this document.

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Form B6 J (12/07)

TIFFANY T. (if known) In re: HILL: Debtor(s) Case No.

SCHEDULE J - CURRENT EXPENDITURES OF INDIVID Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The monthly average incomecalculated on Form 22A, 22B, or 22C.	UAL DEBTOR(S) y. Pro rate any payments made lated on this form may differ from
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complet labeled "Spouse".	e a separate schedule of expenditures
Rent or home mortgage payment (include lot rented for mobile home)	\$ 2718.71
□ □ b. Is property insurance □ □	, 2,25.,2
2. Utilities Electricity and Heating Fuel	300.00
b. Water and Sewer	45.00
c. Telephoned. Other	55.00
Internet & cable	145.70
cell phone bills (3 phones)	300.00
Haircare/barber	120.00
3. Home maintenance (repairs and upkeep)	125.00
4. Food 5. Clothing	500.00 300.00
6. Laundry and dry cleaning	75.00
7. Medical and dental expenses	80 00
8. Transportation (not including car payments)	400.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions ———————————————————————————————————	
Insurance (not deducted from wages or included in home mortgage payments) A. Homeowner's or renter's	
b. Life	155.00
c. Health	133.00
d. Auto	182.00
e. Other	
gave unito an	40.00
car upkeep student loan	40.00 148.00
credit cards for husband	80.00
 Taxes (not deducted from wages or included in home mortgage payments) (Specify) 	
13. Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan) a. Auto b. Other c. Other	895.01
 14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other 	
 18. TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: No anticipated increase or decrease in expenses expected to year following the filing of this document. 	\$ 6664.42 occur within the
20. STATEMENT OF MONTHLY NET INCOME	
Average monthly income from line 15 of Schedule I	

0.00

b. Average monthly expenses from Line 18 above _____

c. Monthly net income (a. minus b.)



In re: HILL: TIFFANY T.

Debtor(s) Case No.

(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DERTOR

		 Debtor
Date	HILL: TIFFANY T. Signature	Debloi
		(Joint Debtor, if any)
	(If joint case, both spouses must sign.)	
	SIGNATURE OF NON-ATTORNEY BANKRUI TION PREPARER (See U.S.C. §110.)	PTCY
document for compensation and have provunder 11 U.S.C. §§110(b), 110(h), and 342 §110(h) setting a maximum fee for service	I am a bankruptcy petition preparer as defined in 11 U.S.C. §1 ided the debtor with a copy of this document and the notices are (b); and (3) if rules or guidelines have been promulgated pursus chargeable by bankruptcy petition preparers, I have given the cument for filing for a debtor or accepting any fee from the debtor.	nd information required uant to 11 U.S.C. debtor notice of the
Print or Type Name and Title, if any, of Ba	ankruptcy Petition Preparer Social Secur 11 U.S.C. §	rity No. (Required by
If the bankruptcy petition preparer is not a officer, principal, responsible person, or p Address:	in individual, state the name, title (if any), address, and social	security number of the
X Signature of Bankruptcy Petition Prepar		
Names and Social Security Numbers of all bankruptcy petition preparer is not an indiv	other individuals who prepared or assisted in preparing this do vidual:	cument, unless the
	ach additional signed sheets conforming to the appropriate Official Form for ly with the provisions of title 11 and the Federal Rules of Bankruptcy Pro 8 U.S.C. §156.	
DECLARATION UNDER PENALTY	OF PERJURY ON BEHALF OF CORPORATION (OR PARTNERSHIP
I, the or a member or an authorized agent of the	[the president or other officer or an authoriz partnership] of the [corporation penalty of perjury that I have read the foregoing summary and	or partnership]
named as debtor in this case, declare under 17 sheets, and that they (Total shown on summary page plus 1.)	are true and correct to the best of my knowledge, information,	and belief.

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)

FORM 6. SCHEDULES

Summary of Schedules

Statistical Summary of Certain Liabilities and Related Data (28 U.S.C. § 159)

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Property Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration Under Penalty of Purjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank.

Schedules D, E, and F have been designated for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once.

A claim which is secured in whole or in part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from seperate transactions, each claim should be scheduled separtely.

Review the specific instructions for each schedule before completing the schedule.

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Form 7 Stmt of Financial Affairs (12/07)

BlumbergExcelsior, Inc., Publisher, NYC 10013

STATEMENT OF FINANCIAL AFFAIRS

UNITED STATES BANKRUPTCY COURT

Northern DISTRICT OF Illinois

In re: HILL: TIFFANY T.

Debtor(s) Case No.

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. Sec, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business with in the last 6 years, as defined below, also must complete Questions 19-25. If the answer to any question is "None" or the question is not applicable, mark the box labeled "None". If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINATIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, orowner of 5 percent or more of the voting or equity securities of a corporation; a partner other than a limited partner, of a partnership, a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any person in control of a corporate debtor and their relatives; affiliates or the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

NONE

01 INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS

State the gross amount of income the debtor has received from employment trade or profession or from operation of the debtor's business including part-time activities either as an employee or in independent trade or business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains or has maintained financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCES
124476.00	2008 income for debtor
50918.00	2008 income for spouse
104377.00	2007 income for debtor
45591.00	2007 income for spouse
110607.07	Year to date income for debtor
41699.33	Year to date income for spouse



02 ROSEMP 37747 THAN FROM FIRST 19/05/09 OF ENTERED TO 10/05/09 16:25:33 Desc Main Document Page 38 of 52

State the amount of income received by the debtor other than from employment trade profession operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

NONE

03A PAYMENTS TO CREDITORS

List all payments on loans installment purchases of goods or services and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

NONE

03B PAYMENTS TO CREDITORS

List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5475. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

NONE

03C PAYMENTS TO CREDITORS

List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

NONE

04A SORS AND ABATINISPRATIVE FIRE CLEUBINGS EXECTORED VARIABILITIES AND APPACHMENTS DOCUMENT Page 39 of 52

List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT

NATURE OF PROCEEDING COURT & LOCATION

STATUS OR DISPOSITION

Countrywide Home Loans v. Tiffany T. Hill case# 2009-CH-10415

Complaint

In the Circuit Court of Cook County, Chancery Division Pending

NONE

04B SUITS AND ADMINISTRATIVE PROCEEDINGS EXECUTION GARNISHMENTS AND ATTACHMENTS

Describe all property that has been attached garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

NONE

05 REPOSSESSIONS FORECLOSURES AND RETURNS

List all property that has been repossessed by a creditor sold at a foreclosure sale transferred through a deed in lieu of foreclosure or returned to the seller within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

IX I

06A ASSIGNMENTS AND RECEIVERSHIPS

Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

NONE 06B 438FGNM2NP4 AND RECEIVE FILE 129/05/09 Entered 10/05/09 16:05:33 Desc Main Document Page 40 of 52

List all property which has been in the ands of a custodian receiver or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed unless spouses are separated and a joint petition is not filed.)

07 GIFTS

7List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

08 LOSSES

List all losses from fire theft other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

NONE

09 PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY

List all payments made or property transferred by or on behalf of the debtor to any persons including attorneys for consultation concerning debt consolidation relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT

AMOUNT OF MONEY OR **DESCRIPTION AND VALUE** OF PROPERTY

Carl B. Boyd 11528 S. Halsted Chicago, IL 60628 10/01/09

\$451.00



Document

10A GARER 9 137047 Doc 1 Filed 10/05/09 Entered 10/05/09 16:05:33 Desc Main Page 41 of 52

List all other property other than property transferred in the ordinary course of the business or financial affairs of the debtor transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

10B OTHER TRANSFERS

List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NONE

11 CLOSED FINANCIAL ACCOUNTS

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed sold or otherwise transferred within one year immediately preceding the commencement of this case. Include checking savings or other financial accounts certificates of deposit or other instruments; shares and share accounts held in banks credit unions pension funds cooperatives associations brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE AND LAST FOUR DIGITS OF ACCOUNT NUMBER. AND AMOUNT OF AMOUNT AND DATE OF SALE OR CLOSING

FINAL BALANCE

ING Direct (Online account)

\$0.00 Savings account. 08/28/09 \$0.00

NONE

12 SAFE DEPOSIT BOX

List each safe deposit or other box or depository in which the debtor has or had securities, cash or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)



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List all setoffs made by any creditor including a bank against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)



14 PROPERTY HELD FOR ANOTHER PERSON

List all property owned by another person that the debtor holds or controls.

NONE

15 PRIOR ADDRESS OF DEBTOR

If debtor has moved within three years immediately preceding the commencement of this case list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

4600 S. Indiana, Unit 1S Chicago, IL 60653

Tiffany T. Hill

08/04 - 05/2008



16 SPOUSES AND FORMER SPOUSES

If the debtor resides or resided in a community property state commonwealth or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NONE

17A ENVIRONMENTAL INFORMATION

List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice and if known the Environmental Law:



17B CASTRONIA ZN4 ZLINFOR MATFIELD 10/05/09 Entered 10/05/09 16:05:33 Desc Main Document Page 43 of 52

List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.



17C ENVIRONMENTAL INFORMATION

List all judicial or administrative proceedings including settlements or orders under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding and the docket number.

NONE



18A NATURE LOCATION AND NAME OF BUSINESS

If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses and beginning and ending dates of all businesses in which the debtor was an officer, director, partner or managing executive of a corporation, partner in a partnership, sole proprietor or was self-employed in a trade, profession or other activity either full-or part-time within six years immediately preceding the commencement of this case or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case. List the names addresses taxpayer identification numbers nature of the businesses and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case. List the names addresses taxpayer identification numbers nature of the businesses and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all business in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the busiinesses and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case



18B NATURE LOCATION AND NAME OF BUSINESS

Identify any business listed in response to subdivision a. ,above, that is "single asset real estate" as defined in 11 U.S.C. Sec. 101.

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Unsworn Declaration SFA (10/06) BlumbergExcelsior, Inc., Publisher, NYC 10013

TIFFANY T. In re: HILL:

Debtor(s) Case No.

(if known)

DECLARATION CONCERNING DEBTOR'S STATEMENT OF FINANCIAL AFFAIRS

DECLARATION UNDER PENALTY OF PERJURY

(If completed by an individual or individual and spouse) I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 10/05/09	Signature/S/ Tiffany T. Hill HILL: TIFFANY T.
Date	Signature
	(if joint case, both spouses must sign.)
CERTIFICATION AND SIGNATURE OF NON-ATTORNEY	BANKRUPTCY PETITION PREPARER (See 11 U.S.C. §110)
Printed or Typed Name of Bankruptcy Petition Preparer	Social Security Number (Required by U.S.C.§110(c)).
Address	
Names and Social Security Numbers of all other individuals who prep	pared or assisted in preparing this document:
If more than one person prepared this document, attach additional signal. X Signature of Bankruptcy Petition Preparer A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal	gned sheets confirming to the appropriate Official Form for each person. Date The series of Bankruptcy Procedure may result in fines or imprisonment or both.
DECLARATION UNDER PENALTY OF PERJURY	ON BEHALF OF CORPORATION OR PARTNERSHIP
member or an authorized agent of the partnership) of the named as debtor in this case, declare under penalty of perjury that I I	e president or other officer or an authorized agent of the corporation or a (corporation or partnership) have read the foregoing statement of financial affairs, consisting of e and correct to the best of my knowledge, information, and belief.
Date 10/05/2009	Signature

(Print or type name of individual signing on behalf of debtor.)

(An individual signing on behalf of a partnership or corporatoin must indicate position or relationship to debtor.)

PENALTY FOR MAKING A FALSE STATEMENT OR CONCEALING PROPERTY Fine of up to \$500,000 or imprisonment for up to 5 years or both, 18 U.S.C. §152 and 3571.

UNITED STATES BANKRUPTCY COURT

Northern **DISTRICT OF** Illinois

In re: HILL:	TIFFANY T.	Case No.
		Debtor(s)
		Chapter 7

VERIFICATION OF CREDITOR MATRIX

The above-named debtor(s) hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Dated:	10/05/09	_
Debtor	/S/ Tiffany T. HILL: TIFFANY	
Debtor		

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Blumberg's 3093

3093W - Designation of Agent

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UNITED STATES BANKRUPTCY COURT

Northern **DISTRICT OF** Illinois

In re: HILL: TIFFANY T.

Case No.

Debtor(s)

Chapter 7

DESIGNATION OF AGENT

We hereby designate our attorney, whose signature, name, address, Identification Number (if applicable), and telephone number are set forth below, as our agent to receive service of process and service of all pleadings in all proceedings, including adversary actions and contested matters, pursuant to Bankruptcy Rule 70004 (b)(8), in this Court arising in this case. This designation shall expire the 60th day after the latest of the following dates which may be applicable in this case: entry of Discharge of Debtor, the last date permitted for filing of complaints objecting to discharge under 11 U.S.C. 727 or dischargeability of debts under 11 U.S.C. 523, or the date an order of confirmation of a Chapter 11 or Chapter 12 plan is entered.

Dated:	10/05/09	
Debtor	/S/ Tiffany T. Hill HILL: TIFFANY T.	
Debtor		
Attorney	/ /S/ Carl B. Boyd Carl B. Boyd	- 6206607

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3087 Equity security holders list, chapter 11, 12-95, W

UNITED STATES BANKRUPTCY COURT Northern

DISTRICT OF Illinois

In re: HILL: TIFFANY T.

Debtor(s) Case No.

(if known)

	LIST OF EQUITY SECURITY HOLDERS			
REGISTERED NAME OF HOLDER OF SECURITY LAST KNOWN ADDRESS OF PLACE OF BUSINESS	CLASS OF SECURITY	NUMBER REGISTERED	KIND OF INTEREST REGISTERED	
Toyota Financial Services P O Box 4102 Carol Stream, IL 60197	Secured Claim	A/C#03 0612 CM085	2008 Toyota Camry	
Bank of America Home Loans 450 American Street Semi Valley, CA 93065	Secured Claim	A/C# 191812861	2080 Parkview Drive, South Holland, IL 60473	
Countrywide Home Loans 400 Countrywide Way Semi Valley, CA 93065-6298	Secured Claim	Case # 2009-CH-10 415	1665 Aberden Street, Chicago Heights, IL 60411	
American Home Mortgage 3 Ada Irvine, CA 92618-2304	Secured Claim	A/C# 003019295 9	4211 Arlington Drive, Richton Park, IL 60471	
Bank of America Home Loans 450 American Street Simi Valley, CA 93065	Secured Claim	A/C# 081642138	4600 S. Indiana Avenue, Unit 1S, Chicago,	
Harris Bank, N.A. 555 Burnham Avenue Calumet City, IL 60409	Secured Claim	A/C# 000061002 88686	4600 S. Indiana Avenue, Unit 1S, Chicago,	

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3087 Equity security holders list, chapter 11, 12-95, W

UNITED STATES BANKRUPTCY COURT Northern

DISTRICT OF Illinois

In re: HILL: TIFFANY T.

Debtor(s) Case No.

(if known)

LIST OF EQUITY	SECURITY	HOLDERS
----------------	----------	---------

REGISTERED NAME OF HOLDER OF SECURITY	CLASS OF	NUMBER	KIND OF INTEREST
LAST KNOWN ADDRESS OF PLACE OF BUSINESS	SECURITY	REGISTERED	REGISTERED

A/C# Secured Bank of America Home Loans 22141 E. Churchill 671899658 450 American Street Claim Drive, Richton Park, IL Simi Valley, CA 93065 7 60471

A/C# Acura Financial Services Secured 2009 Acura MDX P O Box 5308 118473901 Claim Elgin, IL 60121

Form B4W (12/07)

HILL: UNITED STATES BANKRUPTCY COURT TIFFANY T.

Northe DISTRICT OF

Illinois

Debtor(s) Case No.

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P.1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C.§101(30) or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

John Doe, guardian." Do not disclose the child's name. See, 11	U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).			
(1) NAME OF CREDITOR AND COMPLETE MAILING ADDRESS INCLUDING ZIP CODE	(2) NAME, TELEPHONE NUMBER AND COMPLETE MAILING ADDRESS, INCLUDING ZIP CODE OF EMPLOYEE, AGENT, OR DEPARTMENT OF CREDITOR FAMILIAR WITH CLAIM.	(3) NATURE OF CLAIM (trade debt, bank loan, government contract, etc)	(4) C U S D	(5) AMOUNT OF CLAIM (If secured also state value of security)
Chase AZ1-1004 201 N. Central Ave. 17th Floo Phoenix, AZ 85004 (800) 441-7681			Ū	44,107.57
Advanta Business Cards P O Box 8088 Philadelphia, PA 19101-8088 (800) 705-7255			U	16,648.25
A T & T Universal Card Processing Center Des Moines, IA 50363-0000			U	6,429.27
The Home Depot P O Box 105980 Dept. 51 Atlanta, GA 30353-5980 (800) 967-3839			U	5,698.53
Discover Card P O Box 15316 Wilmington, DE 19850 (800) 767-7315			U	4,908.65
JC Penney P O Box 960001 Orlando, FL 32896-0001 (800) 222-6161			U	1,978.17



Form B4W (12/07)

BlumbergExcelsior, Inc., Publisher, NYC 10013

HILL: TIFFANY T.

Debtor(s) Case No.

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS SIGNATURE PAGE

Date:	10/05/2009	/S/ Tiffany T. Hill
		Debtor
Date:	10/05/2009	
		Co-debtor

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Blumthergis Law Products Form B5 p.1 (12/07)

BlumbergExcelsior, Inc., Publisher, NYC 10013

United States Bankruptcy Court NorthernDistrict of Illinois			INVOLUNTARY PETITION			
Northern	DISTICT	OI TTTIL	1018		1 12	
IN RE (Name of Debtor - If Individual: Last, First, Middle) HILL: TIFFANY T.			ALL OTHER NAME years (Include marrie	ES used by ed, maider	y debtor in the last n, and trade names.	8
LAST FOUR DIGITS OF SOC. SEC. NO. or other TAX I.D. NO. (If more than one, state all.) 0340			None			
STREET ADDRESS OF DEBTOR (No. and street, city, state, a 2080 Parkview Drive South Holland, IL 60473	and zip coo	de)	MAILING ADDRESS OF DEBTOR (If different from street address)			
COUNTY OF RESIDENCE OR PRINCIPAL PLACE OF BUSINESS Cook	ZIP CODE					ZIP CODE
LOCATION OF PRINCIPAL ASSETS OF BUSINESS DEBTO	R (If diffe	rent from pre	viously listed address	es)		
CHAPTER OF BANKRUPTCY CODE UNDER WHICH PETITION IS F	FILED	X Chapte	r 7 🔲 Chapte	er 11		
INFORMATION I	REGARD	OING DEBT	OR (Check if applica	able boxe	s)	
Petitioners believe: Debts are primarily consumer debts Debts are primarily business debts			TYPE OF DEBT Individual Partnership Corporation Other:	TOR	(Check all ap ☐ Health Care Bu ☐ Single Asset Re	d in Clearing Bank
Debtor has been domiciled or has had a residence, principal place of business, or principal assets in the District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. ☐ A bankruptcy case concerning debtor's affiliate, general partner ☐ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in the District for 180 days ☐ Petitioner in § 304 (go the principal place of business, or principal place of business, or principal assets in the District for 180 days ☐ Petitioner in § 304 (go the principal place of business, or principal place of business, or principal assets in the District for 180 days ☐ Petitioner in § 304 (go the principal place of business, or principal assets in the District for 180 days ☐ Petitioner in § 304 (go the principal place of business) ☐ Petitioner in § 304 (go the principal place of business)			G FEE(Check one bo Fee attached is a child support creditor of the Bankruptcy Refor support creditor or it. files the form specified of fee is required.]	or its represent Act of 19	994 is attached. ntative is a petition	ner, and if the
PENDING BANKRUPTCY						
OR AFFILIATE OF THIS DEBT	ror (Rep	orts informat	ion for any additiona	l cases on	attached sheets.)	
Name of Debtor	Case Nu	ımber			Date	
Relationship	District	District		Judge		
ALLEGATIONS (Check applicable boxes)					COURT USE	ONLY
1. Petitioner(s) are eligible to file this petition pursuant to 11 U.S.C. §303(b).						
2. The debtor is a person against whom an order for relief may be entered under title 11 of the United States Code.						
3. a The debtor is generally not paying such debtor's debts as they become due, unless such debts are the subject of a bona fide dispute as to liability or amount;						
b. Within 120 days preceding the filing of this petition, a custodian, other than a trustee, receiver, or agent appointed or authorized to take charge of less than substantially all of the property of the debtor for the purpose of enforcing a lien against such property, was appointed or took possession						

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Form B5, P.2 (12/07)

BlumbergExcelsior, Inc., Publisher, NYC 10013

Name of Debtor HILL: TIFFANY T.

Case No. TRANSFER OF CLAIM Check this box if there has been a transfer of any claim against the debtor by or to any petitioner. Attach all documents evidencing the transfer and any statements that are required under Bankruptcy Rule 1003(a). REQUEST FOR RELIEF Petitioner(s) request that an order for relief be entered against the debtor under the chapter of title 11, United States Code, specified in this petition. If any petitioner is a foreign representative appointed in a foreign proceeding, a certified copy of the order of the court granting recognition is attached. Petitioner(s) declare under penalty of perjury that the foregoing is true and correct according to the best of their knowledge, information, and belief. Signature of Attorney Date Signature of Petitioner or Representative (State title) Date Signed Name of Petitioner Name of Attorney Firm (If any) Name & Mailing Address Address of Individual Signing in Representative Telephone No. Capacity X Signature of Petitioner or Representative (State title) Signature of Attorney Date Name of Petitioner Date Signed Name of Attorney Firm (If any) Name & Mailing Address Address of Individual Signing in Representative Capacity Telephone No. Signature of Attorney Signature of Petitioner or Representative (State title) Date Name of Petitioner Date Signed Name of Attorney Firm (If any) Name & Mailing Address Address of Individual Signing in Representative Telephone No. Capacity PETITIONING CREDITORS Name and Address of Petitioner Nature of Claim Amount of Claim Name and Address of Petitioner Amount of Claim Nature of Claim Nature of Claim Name and Address of Petitioner Amount of Claim

Total Amount of Petitioners' Claims

Note: If there are more than three petitioners, attach additional sheets with the statement under penalty

creditor information in the format above.

of perjury, each petitioner's signature under the statement and the name of attorney and petitioning